

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Larry Sr, James § Case No. 09 B 35054  
Larry, Janie M §  
Debtors §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/22/2009.
- 2) The plan was confirmed on 12/14/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).
- 5) The case was converted on 08/31/2011.
- 6) Number of months from filing or conversion to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: (NA).
- 9) Total value of assets exempted: \$76,615.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,502.00
Less amount refunded to debtor	\$822.83

**NET RECEIPTS:**

\$33,679.17

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,728.08
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,628.08

Attorney fees paid and disclosed by debtor \$1,600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Priority	\$700.00	\$6,594.99	\$6,594.99	\$5,286.08	\$0
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
HFC	Secured	\$3,756.09	NA	NA	\$0	\$0
Household Financial Corporation	Secured	\$197,900.00	\$197,672.29	\$197,672.29	\$0	\$0
Household Financial Corporation	Secured	NA	\$3,756.09	\$3,756.09	\$3,756.09	\$0
Systems & Services Technologies	Secured	\$3,700.00	\$3,083.23	\$3,083.23	\$3,083.23	\$69.46
Capital One	Unsecured	\$1,600.00	NA	NA	\$0	\$0
Citibank NA	Unsecured	\$5,900.00	NA	NA	\$0	\$0
CR Evergreen LLC	Unsecured	\$2,200.00	\$2,075.80	\$2,075.80	\$296.61	\$0
Dell Financial Services, Inc	Unsecured	\$2,200.00	NA	NA	\$0	\$0
Dell Financial Services, Inc	Unsecured	\$2,200.00	\$2,740.50	\$2,740.50	\$391.57	\$0
Department Stores National Bank	Unsecured	\$1,200.00	\$1,332.83	\$1,332.83	\$190.41	\$0
Department Stores National Bank	Unsecured	\$2,600.00	\$2,396.90	\$2,396.90	\$342.49	\$0
Discover Financial Services	Unsecured	\$7,200.00	NA	NA	\$0	\$0
Household Financial Corporation	Unsecured	\$30,400.00	\$31,029.58	\$31,029.58	\$4,434.00	\$0
HSBC Bank Nevada NA	Unsecured	\$3,400.00	\$3,363.15	\$3,363.15	\$480.57	\$0
HSBC Bank Nevada NA	Unsecured	\$2,400.00	\$2,354.37	\$2,354.37	\$336.43	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Internal Revenue Service	Unsecured	NA	\$105.52	\$105.52	\$15.07	\$0
Macy's	Unsecured	\$1,700.00	NA	NA	\$0	\$0
Macy's	Unsecured	\$2,100.00	NA	NA	\$0	\$0
National Capital Management	Unsecured	\$2,000.00	\$1,919.08	\$1,919.08	\$274.22	\$0
Nordstrom	Unsecured	\$1,600.00	\$1,742.69	\$1,742.69	\$248.98	\$0
Portfolio Recovery Associates	Unsecured	\$5,100.00	\$4,997.33	\$4,997.33	\$714.07	\$0
Portfolio Recovery Associates	Unsecured	\$1,600.00	\$1,729.19	\$1,729.19	\$247.09	\$0
Portfolio Recovery Associates	Unsecured	\$4,400.00	\$4,295.27	\$4,295.27	\$613.76	\$0
Portfolio Recovery Associates	Unsecured	\$3,800.00	\$3,823.05	\$3,823.05	\$546.27	\$0
Portfolio Recovery Associates	Unsecured	\$15,200.00	\$15,290.86	\$15,290.86	\$2,184.93	\$0
Portfolio Recovery Associates	Unsecured	\$400.00	\$404.12	\$404.12	\$57.74	\$0
Portfolio Recovery Associates	Unsecured	\$650.00	\$671.16	\$671.16	\$95.92	\$0
Portfolio Recovery Associates	Unsecured	NA	\$4,997.33	\$4,997.33	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$5,000.00	\$5,097.49	\$5,097.49	\$728.39	\$0
Portfolio Recovery Associates	Unsecured	NA	\$1,647.24	\$1,647.24	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$1,700.00	\$1,647.24	\$1,647.24	\$235.35	\$0
Sallie Mae	Unsecured	\$13,200.00	\$13,558.56	\$13,558.56	\$1,937.42	\$0
United States Dept Of Education	Unsecured	NA	\$5,525.46	\$5,525.46	\$789.53	\$0
United States Dept Of Education	Unsecured	NA	\$13,252.85	\$13,252.85	\$1,893.74	\$0
United States Dept Of Education	Unsecured	\$23,800.00	\$4,936.24	\$4,936.24	\$705.33	\$0
Visa	Unsecured	\$2,200.00	NA	NA	\$0	\$0
Wells Fargo Financial Illinois Inc	Unsecured	\$700.00	\$674.49	\$674.49	\$96.34	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$197,672.29	\$0	\$0
Mortgage Arrearage	\$3,756.09	\$3,756.09	\$0
Debt Secured by Vehicle	\$3,083.23	\$3,083.23	\$69.46
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$204,511.61</b>	<b>\$6,839.32</b>	<b>\$69.46</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$6,594.99	\$5,286.08	\$0
<b>TOTAL PRIORITY:</b>	<b>\$6,594.99</b>	<b>\$5,286.08</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$131,608.30</b>	<b>\$17,856.23</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$3,628.08
Disbursements to Creditors	\$30,051.09
<b>TOTAL DISBURSEMENTS:</b>	<b>\$33,679.17</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: November 15, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.